
State: Arkansas **Filing Company:** QualChoice Life and Health Insurance Company, Inc.

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: MediQ65

Project Name/Number: /

Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.

Product Name: MediQ65

State: Arkansas

TOI: MS05I Individual Medicare Supplement - Standard Plans

Sub-TOI: MS05I.015 Multi-Plan

Filing Type: Rate

Date Submitted: 10/13/2012

SERFF Tr Num: QUAC-128726933

SERFF Status: Closed-Disapproved

State Tr Num:

State Status: Disapproved-Closed

Co Tr Num:

Implementation: 02/01/2013

Date Requested:

Author(s): Jim Couch, Liz Hubbard

Reviewer(s): Stephanie Fowler (primary)

Disposition Date: 10/16/2012

Disposition Status: Disapproved

Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** QualChoice Life and Health Insurance Company, Inc.

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

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Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 5% Filing Status Changed: 10/16/2012
State Status Changed: 10/16/2012
Deemer Date: Created By: Jim Couch
Submitted By: Jim Couch Corresponding Filing Tracking Number:

Filing Description:

Request for rate increase for MediQ65 Medicare Supplement policy products. We currently offer Plans A, F, G, and N.

Company and Contact

Filing Contact Information

Jim Couch, VP of Compliance jim.couch@qualchoice.com
12615 Chenal Parkway, Suite 300 501-228-7111 [Phone] 5118 [Ext]
Little Rock, AR 72211 501-707-6729 [FAX]

Filing Company Information

QualChoice Life and Health Insurance Company, Inc. CoCode: 70998 State of Domicile: Arkansas
12615 Chenal Parkway, Suite 300 Group Code: Company Type: Life & Health
Little Rock, AR 72211 Group Name: State ID Number:
(501) 228-7111 ext. [Phone] FEIN Number: 71-0386640

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
QualChoice Life and Health Insurance Company, Inc.	\$50.00	10/13/2012	63807425

SERFF Tracking #:	QUAC-128726933	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	QualChoice Life and Health Insurance Company, Inc.
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	10/16/2012	10/16/2012

SERFF Tracking #:	QUAC-128726933	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	QualChoice Life and Health Insurance Company, Inc.
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Disposition

Disposition Date: 10/16/2012

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history on these Plans and the fact that it is our policy that increases must be based on the experience of the block of business, not trend based, we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
QualChoice Life and Health Insurance Company, Inc.	5.000%	5.000%	\$2,569	33	\$51,372	5.000%	5.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	Medicare Supplement Insurance Premiums	Disapproved	No

SERFF Tracking #:	QUAC-128726933	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	QualChoice Life and Health Insurance Company, Inc.
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Product Name:	MediQ65		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
QualChoice Life and Health Insurance Company, Inc.	5.000%	5.000%	\$2,569	33	\$51,372	5.000%	5.000%

State:	Arkansas	Filing Company:	QualChoice Life and Health Insurance Company, Inc.
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1	Disapproved 10/16/2012	Medicare Supplement Insurance Premiums		New		MedSupRates20130201.pdf

QualChoice – QualChoice Life and Health Insurance Company, Inc.

Medicare Supplement Insurance Premiums

Effective February 1, 2013

Service Area 1

Premium	Plan A	Plan F	Plan G	Plan N
Monthly Rate*	113.10	148.70	134.40	110.00
Quarterly Rate	339.30	446.10	403.20	330.00

Service Area 2

Premium	Plan A	Plan F	Plan G	Plan N
Monthly Rate*	116.60	153.30	138.60	113.40
Quarterly Rate	349.80	459.90	415.80	340.20

If monthly invoice is selected as method of payment, a monthly \$2.00 service charge will apply.

Forms: QCLHIC Medicare Supplement Plan A April 2011, QCLHIC Medicare Supplement Plan F April 2011, QCLHIC Medicare Supplement Plan G April 2011, QCLHIC Medicare Supplement Plan N April 2011